
In the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A process for mortgage customer retention by a mortgage servicing institution which comprises the steps of:
 - (a) capturing customer indicia information input by a borrower;
 - (b) identification of the borrower's existing mortgage servicing institution either through information input by said borrower or by using said input information to determine said borrower's existing mortgage servicing institution by comparison with a database of mortgaging servicing institutions;
 - (c) linking said borrower with said existing borrower's mortgage servicing institution; and
 - (d) notification of the borrower's existing mortgage servicing institution.
2. (previously presented) The process of claim 1 which further comprises
 - (a) securing permission of said borrower prior to notification of said borrower's mortgage servicing institution.
3. (previously presented) The process of claim 2 which further comprises
 - (a) identification of said borrower's mortgage servicing institution by a borrower's credit report.
4. (previously presented) The process of claim 3 which further comprises
 - (a) electronically parsing said borrower's credit report to identify at least one of said borrower's mortgage servicing institutions.
5. (previously presented) The process of claim 1 which further comprises
 - (a) displaying at least one of said borrower's mortgage servicing institution customer retention programs.

6. (original) The process of claim 5 wherein
 - (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.
7. (previously presented) The process of claim 1 which further comprises
 - (a) performing a mortgage modification and changing terms on said borrower's original mortgage.
8. (currently amended) A process for customer retention by a borrower's mortgage servicing institution which comprises the steps of:
 - (a) capturing user indicia information input by a borrower;
 - (b) identification of the borrower's existing mortgage servicing institution by a borrower's credit report;
 - (c) linking said borrower with said existing borrower's mortgage servicing institution; and
 - (d) notification of the borrower's existing mortgage servicing institution.
9. (previously presented) The process of claim 8 which further comprises
 - (a) securing permission of said borrower prior to notification of said borrower's mortgage servicing institution.
10. (previously presented) The process of claim 8 which further comprises
 - (a) electronically parsing said borrower's credit report to identify at least one of said borrower's mortgage servicing institutions.

11. (previously presented) The process of claim 10 which further comprises

- (a) displaying at least one borrower servicing institution on a computer screen after electronically parsing said borrower's credit report.

12. (previously presented) The process of claim 8 which further comprises

- (a) displaying borrower's mortgage servicing institution's customer retention programs.

13. (original) The process of claim 12 wherein

- (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.

14. (previously presented) The process of claim 8 which further comprises

- (a) performing a mortgage modification on said borrower's mortgage.

15. (currently amended) A process for customer retention by a mortgage servicing institution which comprises the steps of:

- (a) capturing user indicia information input by a borrower;
- (b) identification of at least one of said borrower's existing mortgage servicing institutions by a borrower's credit report;
- (c) displaying at least one of said borrower's existing servicing institutions on a computer screen after reading said borrower's credit report;
- (d) linking said borrower with at least one of said borrower's existing mortgage servicing institutions; and
- (e) notification of said borrower's existing mortgage servicing institutions.

16. (previously presented) The process of claim 15 which further comprises

- (a) securing permission of said borrower prior to notification of said borrower's mortgaging institution.

17. (previously presented) The process of claim 15 which further comprises

- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's mortgage servicing institutions and displaying at least one of said borrower's mortgagee servicing institutions on a computer screen after electronically parsing said borrower's credit report.

18. (previously presented) The process of claim 15 which further comprises

- (a) displaying at least one borrower's mortgage servicing institution customer retention programs.

19. (original) The process of claim 18 wherein

- (a) said customer retention programs further comprises at least one of:
 - (i) home equity loan options,
 - (ii) refinance options,
 - (iii) bi-weekly mortgage program options, and
 - (iv) mortgage modification options.

20. (previously presented) The process of claim 15 which further comprises

- (a) performing a mortgage modification on said borrower's mortgage.

21. (currently amended) A process for customer retention by a mortgage servicing institution which comprises the steps of:
- (a) capturing user indicia information input by a borrower;
 - (b) identification of the borrower's existing mortgage servicing institution either through information input by said borrower or by using said input information to determine said borrower's existing mortgage servicing institution by comparison with a database of mortgaging servicing institutions;
 - (c) linking said borrower with said borrower's existing mortgage servicing institution;
 - (d) notification of the existing mortgage servicing institution; and
 - (e) revising terms of said existing mortgage by interaction between said borrower and said existing mortgage servicing institution.
22. (previously presented) The process of claim 21 which further comprises
- (a) securing permission of said borrower prior to notification of said mortgage servicing institution.
23. (previously presented) The process of claim 22 which further comprises
- (a) identification of said borrower's mortgage servicing institution by a borrower's credit report.
24. (previously presented) The process of claim 23 which further comprises
- (a) electronically parsing said borrower's credit report to identify at least one of said borrower's mortgage servicing institutions.
25. (previously presented) The process of claim 21 which further comprises
- (a) displaying at least one of said borrower's mortgage servicing institution customer retention programs.

26. (previously presented) The process of claim 25 wherein

(a) said customer retention programs further comprises at least one of:

- (i) home equity loan options,
- (ii) refinance options,
- (iii) bi-weekly mortgage program options, and
- (iv) mortgage modification options.

Remarks / Arguments & Status

The application presently contains the following claims:

<u>Independent Claim #</u>	<u>Dependent Claim #s</u>
1	2-7
8	9-14
15	16-20
21	22-26

Claims 1, 8, 15 and 21 are amended. No claims are newly added. Support for the claim amendments are for purposes of clarity only, and support may be found with reference to the specification and figures of the application, particularly, but not limited to page 5, lines 1-3; page 6, lines 15-16, and numerous other locations throughout the specification and figures.

35 U.S.C. §103 Rejection & Responsive Arguments

The examiner has rejected claims 1-2, 5-7, 21-22 and 25-26 under this section, subparagraph (a) as being obvious over Kelly et al.'s U.S. Patent Application Publication 2001/0056397 (hereinafter Kelly). The examiner has further rejected claims 3-4, 8-20 and 23-24 under this section as being unpatentable over Kelly in view of the applicant's disclosure. The examiner represents that Kelly discloses a process for mortgage customer retention by a mortgage